

United States Bankruptcy Court
Northern District of Ohio

In re:
Richard John Garza, Jr.
Emily Ann Garza
Debtors

Case No. 18-16989-aih
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0647-1

User: ejone
Form ID: 309I

Page 1 of 1
Total Noticed: 24

Date Rcvd: Dec 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2018.

db/db +Richard John Garza, Jr., Emily Ann Garza, 2028 E 37th Street, Lorain, OH 44055-2703
25757380 +Amerifinancial Solutions, P.O. Box 65018, Baltimore, MD 21264-5018
25757381 +Attorney James Foos Jr., P.O. Box 16444, Rocky River, OH 44116-0444
25757386 +Dovin Funeral Home, 2701 Eylria Ave, Lorain, OH 44055-1391
25757387 +Fed Loan, P.O. Box 69184, Harrisburg, PA 17106-9184
25757388 +Fed Loan Servicing, P.O. Box 530210, Atlanta, GA 30353-0210
25757390 +Lorain Municipal Court, 200 West Erie Avenue, Lorain, OH 44052-1606
25757392 +Penn Foster School, 925 Oak Street, Scranton, PA 18515-0901
25757393 +Physicians Link Center, 2620 Ridgewood Road, #300, Akron, OH 44313-3527
25757394 +U S Bank Home Mortgage, 4801 Frederica Street, Owensboro, KY 42301-7441
25757395 +USCB Corporation, 761 Scranton Carbondale Hwy, #6, Eynon, PA 18403-1021

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: docket@ohbksource.com Dec 03 2018 22:58:03 William J. Balena,

30400 Detroit Road, Suite 106, Westlake, OH 44145
tr +E-mail/Text: number@trust13.com Dec 03 2018 22:59:24 Lauren A. Helbling,
200 Public Square Suite 3860, Cleveland, OH 44114-2322
ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Dec 03 2018 22:58:34 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
25769094 EDI: GMACFS.COM Dec 04 2018 03:29:00 Ally Bank, PO Box 130424, Roseville, MN 55113-0004
25757379 +EDI: GMACFS.COM Dec 04 2018 03:29:00 Ally Financial Inc, P.O. Box 380901,
Bloomington, MN 55438-0901
25757382 +E-mail/Text: diane.ulichney@smilebrands.com Dec 03 2018 22:59:23 Bright Now Dental,
4785 N Leavitt Road, Lorain, OH 44053-2136
25757383 +EDI: CAPITALONE.COM Dec 04 2018 03:30:00 Capital One, P.O. Box 6492,
Carol Stream, IL 60197-6492
25757384 +EDI: RMSC.COM Dec 04 2018 03:30:00 Care Credit/ Synchrony Bank, P.O. Box 965036,
Orlando, FL 32896-5036
25757385 +EDI: RCSFNBMARIN.COM Dec 04 2018 03:29:00 Credit One, P.O. Box 98872,
Las Vegas, NV 89193-8872
25757389 +EDI: CBSKOHL.COM Dec 04 2018 03:29:00 Kohls, N56 W17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096
25757391 +EDI: AGFINANCE.COM Dec 04 2018 03:29:00 One Main Finance, 2279 Cooper Foster Park Rd,
Unit A, Amherst, OH 44001-1267
25758500 +EDI: PRA.COM Dec 04 2018 03:29:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
25757396 EDI: RMSC.COM Dec 04 2018 03:30:00 Walmart, P.O. Box 965024, El Paso, TX 79998
TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 05, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2018 at the address(es) listed below:

Lauren A. Helbling chl3trustee@chl3cleve.com, lhelbling13@ecf.epiqsystems.com
William J. Balena on behalf of Debtor Richard John Garza, Jr. docket@ohbksource.com,
debra@ohbksource.com
William J. Balena on behalf of Debtor Emily Ann Garza docket@ohbksource.com,
debra@ohbksource.com

TOTAL: 3

Information to identify the case:

Debtor 1	Richard John Garza Jr.	Social Security number or ITIN	xxx-xx-2700
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Emily Ann Garza	Social Security number or ITIN	xxx-xx-3026
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Northern District of Ohio	Date case filed for chapter	13 11/20/18
Case number:	18-16989-aih		

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Richard John Garza Jr.	Emily Ann Garza
2. All other names used in the last 8 years		
3. Address	2028 E 37th Street Lorain, OH 44055	2028 E 37th Street Lorain, OH 44055
4. Debtor's attorney Name and address	William J. Balena 30400 Detroit Road Suite 106 Westlake, OH 44145	Contact phone (440) 365-2000 Email: doctet@ohbksource.com
5. Bankruptcy trustee Name and address	Lauren A. Helbling 200 Public Square Suite 3860 Cleveland, OH 44114-2321	Contact phone (216) 621-4268
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov www.ohnb.uscourts.gov	United States Bankruptcy Court Howard M. Metzenbaum U.S. Courthouse 201 Superior Avenue Cleveland, OH 44114-1235	Hours open 9:00 AM – 4:00 PM Contact phone 216-615-4300 Date: 12/3/18

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 9, 2019 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification required *** *** Proof of Social Security Number required ***	Location: 341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) ora complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadline to File an Objection to Confirmation:	Filing deadline: 3/11/19 Filing deadline: 1/29/19 Filing deadline: 5/20/19 Filing deadline: 7 days before the confirmation hearing date.
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
9. Filing of plan	Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Creditors with a foreign address	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 2/21/19 at 01:00 PM, Location: H.M. Metzenbaum Courthouse, 201 Superior Avenue, Courtroom #1A, Cleveland, OH 44114	
11. Filing a chapter 13 bankruptcy case	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
13. Discharge of debts	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.		